

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application Number : 09/545,381 Confirmation No.: 2456
Applicant : Craig Spielman *et al.*
Filed : April 7, 2000
Title : METHOD AND SYSTEM FOR MANAGING RISKS
Art Unit : 3623
Examiner: : Beth Van Doren
Docket No. : 72167.000555
Customer No. : **21967**

Mail Stop Issue Fee
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

COMMENTS ON STATEMENT OF REASONS FOR ALLOWANCE

Dear Sir/Madam:

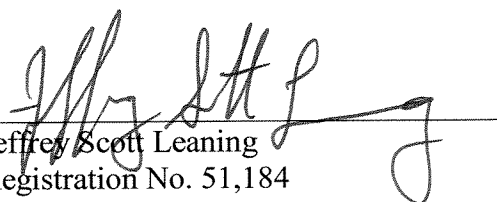
In the Examiner's Reasons for Allowance transmitted with the Notice of Allowance mailed March 29, 2006, the Examiner has given a summary explanation of the reasons for allowance. To the extent this summary explanation is construed consistent with the prosecution of the case, Applicants generally agree with the explanation. To the extent the explanation is construed differently, Applicants would not agree. In particular, Applicants note that claims 1, 10 and 16 recite "calculating a compliance score," which should not be construed as requiring calculation of multiple compliance scores.

Applicant does not believe that any fees are required for this submission. If any additional fees are deemed necessary, Applicant hereby provides authorization to charge such fees against deposit account 50-0206. If any refunds are due, Applicant hereby provides authorization to credit such refunds against the deposit account.

Respectfully submitted,
HUNTON & WILLIAMS LLP

Dated: June 29, 2006

By:


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JSL:mia